

Claims

1. (Currently Amended) A computing device implemented method comprising:

a billing service implemented with one or more computing devices, obtaining a first and a second billing data from one or more billing data issuing sources, the billing service not being a billing data issuing source, and the first and second billing data being separate and distinct billing data;

the billing service providing thea first billing data for exclusive-use by a user to conduct transactions exclusively with a first web site, and facilitating said exclusive use with said first web site, including receiving notification of usage of the first billing data from its issuing source; and

the billing service providing thea second billing data, separate and distinct from the first billing data, for exclusive-use by said user to conduct transactions exclusively with a second web site, and facilitating said exclusive use with said second web site, including receiving notification of usage of the second billing data from its issuing source.

2. (Currently Amended) The method of claim 1, wherein the billing service providing the first billing data to the user comprises providing said first billing data to the user in advance of the user registering with said first web site.

3. (Currently Amended) The method of claim 1, wherein the billing service providing the first billing data to the user comprises providing said first billing data to the user in real time while the user is registering with said first web site.

4. (Original) The method of claim 1, wherein the first billing data comprises a first credit card identifier, and the second billing data comprises a second credit card identifier, separate and distinct from said first credit card identifier.

5-6. (Cancelled).

7. (Currently Amended) The method of claim 1, wherein said first web site requiring a first payment format;
the user paying for a transaction with said first web site according to said first payment format using said first billing data; and
the method further comprises the billing service billing the user according to a private billing-data arrangement different from a billing arrangement corresponding to said first billing-datapayment format.

8. (Currently Amended) The method of claim 1, wherein said first web site requiring a first payment format; and
the method further comprises the billing service determining ~~at least one user~~ a billing format for the user, and converting, on behalf of the user, between a billing format corresponding to said first payment format and said ~~at least one userdetermined~~ billing format.

9. (Currently Amended) The method of claim 1, wherein
the user using said first billing data to conducting transactions with the first
web site, said transactions comprises~~include~~ the user selecting a product to
purchase from the first web site, and
the method further comprises
~~a one of the one or more~~ computing devices submitting said first billing data
to said first web site to complete said purchase; and
~~the method further comprises~~ the billing service receiving a charge against
said first billing data for said purchase, and billing the user.

10. (Currently Amended) The method of claim 1, ~~further~~
~~comprising: wherein~~
the billing service obtaining comprises the billing service obtaining said first
billing data from a financial institution that is a billing data issuing source.

11-12. (Cancelled)

13. (Currently Amended) The method of claim 1, ~~further~~
~~comprising: wherein~~
the billing service obtaining comprises the billing service obtaining ~~in real time~~
at least a selected one of said first and second billing data from a bank in real time,
just prior to providing the selected one of the first and second billing data to the user
or the corresponding one of the first and second web sites.

14. (Currently Amended) The method of claim 1, ~~further~~
~~comprising: wherein~~

the billing service obtaining comprises the billing service pre-obtaining said first billing data ~~from a bank~~; and

~~during a first transaction with said first web site~~, the billing service providing said first billing data to either the user or the first web site, in real time, during a first transaction with the first web site from the billing service.

15. (Currently Amended) The method of claim 14, further comprising: wherein the billing service obtaining comprises

the billing service ~~receiving~~ obtaining a plurality of billing data from ~~a~~ the bank that is a billing data issuing source; and

the billing service selecting said first and second billing data from said obtained plurality of billing data.

16. (Cancelled)

17. (Currently Amended) The method of claim 1, further comprising: wherein said receiving of notification of usage of the first billing data from its issuing source comprises

the billing service receiving from the first billing data's issuing source, a notification of usage of said first billing data with said first web site;

~~where said notifying allows the billing service to confirm charges to said first billing data by said first web site.~~

18. (Currently Amended) The method of claim 17, wherein said receiving of notification ing of usage of said first billing data with said first web site by the

billing service occurs substantially with providing of said first billing data to said first web site.

19. (Currently Amended) The method of claim 17, wherein said receiving of notification ~~ing of usage of said first billing data with the first web site by the~~ billing service occurs after providing of said first billing data to said first web site.

20. (Currently Amended) The method of claim 1, further comprising:
~~the billing service receiving charges to said first and second billing data; and~~
the billing service organizing said received charges notifications of usage of said first and second billing data, based at least in part on whether the charges usages are applied to ~~with the first or the~~ and second billing data ~~web sites~~, respectively.

21. (Cancelled)

22. (Currently Amended) The method of claim 20, further comprising:
the billing service disputing all charges notifications of usage of ~~of~~ said first and second billing data ~~not received from~~ associated with the first and second web sites respectively.

23. (Currently Amended) The method of claim 22, wherein the billing service performing said disputing ~~is performed in response to an instruction of the~~ user.

24. (Currently Amended) The method of claim 23, further comprising:

~~for disputable charges, the billing service providing a user interface having a control for each of said disputable charges instructing disputing of all usages of said first and second billing data not associated with said first and second web sites respectively. ; and~~

~~the billing service issuing said instructions of the user responsive to a single press of the control.~~

25. (Currently Amended) The method of claim 1, wherein the first web site is a selected one of a content provider, a service provider, and an access provider.

26. (Withdrawn) A method for a user to provide substitute billing data in lieu of personal billing data, comprising:

an electronic device obtaining distinct credit card numbers from a billing service for use by the user as a substitute for said personal billing data;

the electronic device selecting a first of said credit card numbers to facilitate conduct of multiple purchasing transactions with a first business; and

the electronic device selecting a second of said credit card numbers to facilitate conduct of multiple purchasing transactions with a second business.

27. (Withdrawn) The method of claim 26, wherein the electronic device is a portable digital assistant, said method further comprising:

the electronic device disposing said distinct credit card numbers in a memory within the electronic device;

the electronic device identifying a connection attempt to a particular business;

the electronic device looking for a selected credit card number for the particular business; and

if found, the electronic device displaying the selected credit card number for the particular business.

28. (Withdrawn) The method of claim 27, where further comprising:
if no selected credit card number for the particular business is not found, the electronic device then selecting a third credit card number from said distinct credit card numbers to facilitate conduct of purchasing transactions with the particular business; and

the electronic device automatically conveying to the billing service of said selection of said third credit card number to conduct purchase transactions with the particular business.

29. (Withdrawn) The method of claim 26, wherein the method further comprises:

the electronic device notifying the billing service of said selection of said first and second distinct credit card numbers to facilitate multiple purchasing transactions with said first and second businesses respectively.

30. (Withdrawn) A method comprising:
a billing service registering a user; and
the billing service providing at least a first and a second billing data, that are separate and distinct, for use by the user as substitutes for personal billing data for subsequent purchasing transactions with a first and a second business respectively.

31. (Withdrawn) The method of claim 30, wherein said first billing data comprises:

a third billing data for use by said first business for charging the billing service for goods purchased by said user; and

a fourth billing data for use by the billing service for billing the user for charges received from said first business.

32. (Withdrawn) The method of claim 30, further comprising:

the billing service providing a plurality of distinct billing data to an electronic device, such that

the user can select said first and second separate and distinct billing data from said plurality of billing data, and associate said first and second separate and distinct billing data with said first and second businesses respectively.

33. – 34. (Cancelled).

35. (Withdrawn) The method of claim 30, further comprising:

the billing service providing in real time said first and second billing data to an electronic device used by the user,

where the electronic device is operable to purchase goods from said first and second businesses.

36. (Withdrawn) The method of claim 30, further comprising:

the billing service receiving notification of usage of said first and second billing data with said first and second businesses from an electronic device used by the user.

37. (Withdrawn) The method of claim 36, wherein said receiving notification comprises receiving a charge against one of said first and second billing data by a corresponding one of said first and second businesses.

38. (Withdrawn) A method comprising:
a billing service receiving purchase charges against substitute billing data associated with a user, said substitute billing data substituting for personal billing data of the user; and
the billing service grouping said received charges according each business submitting said charges;
wherein for purchases with said each business by the user, said each business is uniquely associated with a different substitute billing data of the user.

39. (Withdrawn) The method of claim 38, further comprising:
the billing service disputing on behalf of the user, charges against said substitute billing data if said received charges are not received from the business uniquely associated with said substitute billing data.

40. (Withdrawn) The method of claim 38, further comprising:
the billing service highlighting for the user charges against said substitute billing data if said received charges are not received from the business uniquely associated with said substitute billing data.

41. (Withdrawn) The method of claim 40, further comprising:
the billing service asking the user whether to dispute a highlighted charge;
and

the billing service disputing the highlighted charge in accordance with an answer to said asking.

42. (Withdrawn) The method of claim 41, further comprising:
the billing service providing the user with an end user interface feature to provide said answer with a single press of a control button.

43. (Currently Amended) An apparatus comprising:
a storage medium having stored therein a plurality of programming instructions designed to enable the apparatus to operate or contribute in operating a billing service, when the programming instructions are executed, the billing service being configured to

obtain a first and a second billing data from one or more billing data issuing sources, the billing service not being a billing data issuing source, and the first and second billing data being separate and distinct data,

provide a ~~the~~ first billing data as substitute for personal billing data of the user, for transactions conducted exclusively with said ~~a~~ first web site,

receive notification of usage of the first billing data from its issuing source to facilitate said exclusive use with said first web site, and

provide a ~~the~~ second billing data as substitute for personal billing data of the user, for transactions conducted exclusively with said ~~a~~ second web site,

receive notification of usage of the second billing data from its issuing source to facilitate said exclusive use with said second web site ~~said second billing data separate and distinct from the first billing data; and~~

a processor coupled to the storage medium to execute the plurality of programming instructions.

44. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide the first billing data to the user for registering with said first web site.

45. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide the first billing data to said first web site during registration therewith.

46. – 47. (Cancelled).

48. (Currently Amended) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

determine ~~at least one~~ a user private billing format for the user; and
register the user with a billing service, ~~said billing service configured to~~
convert, on behalf of the user, between a billing format corresponding to said first
billing data and the user said determined private billing format.

49. (Cancelled)

50. (Currently Amended) The apparatus of claim 43, ~~further comprising a user interface, wherein the programming instructions, when executed by the processor, further enable the apparatus to:~~

receive a third plurality of billing data from a the one or more billing data issuing source~~service~~;

provide the first and second billing data, and the third plurality of billing data to an electronic device used by the user~~interface~~;

~~request~~facilitate the user into selecting to use said first billing data from said ~~plurality of provided~~ billing data for ~~association~~exclusive use with said first web site; and

~~request~~facilitate the user into selecting to use said second billing data from said ~~plurality of provided~~ billing data for ~~association~~exclusive use with said second web site.

51. (Currently Amended) The apparatus of claim 43, further comprising:

a network interface;

wherein the programming instructions, when executed by the processor, further configure the network interface to connect to a network billing service, to couple the apparatus to the one or more billing data issuing sources, and to an electronic device used by the user.

52. (Currently Amended) The apparatus of claim 43, wherein the programming instructions, when executed by the processor, enable the apparatus to provide in real time said first billing data to an electronic device used by the user, while the user is registering with said first web site.

53. (Withdrawn) An apparatus comprising:

- a storage medium having stored therein a plurality of programming instructions designed to enable the apparatus, when the programming instructions are executed, to provide at least a first and a second billing data, that are separate and distinct, for use by a user as substitutes for personal billing data when conducting purchasing transactions with a first and a second business respectively; and
- a processor coupled to the storage medium to execute the plurality of programming instructions.

54. (Withdrawn) The apparatus of claim 53, wherein said first billing data comprises:

- a third billing data used by said first business for charging the billing service for goods purchased by said user; and
- a fourth billing data for use by the billing service for billing the user for charges received from said first and second businesses.

55. (Withdrawn) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, enable the apparatus to:

- provide a plurality of distinct billing data to an electronic device;
- receive a user selection of said first billing data from said plurality of billing data; and
- associate said first separate and distinct billing data with said first business.

56. – 57. (Cancelled).

58. (Withdrawn) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide in real time said first billing data to an electronic device operable to purchase goods from said first business.

59. (Withdrawn) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, enable the apparatus to:

receive notification of usage of said first billing data with said first business from an electronic device used by a purchaser.

60. (Withdrawn) The method of claim 59, wherein said receiving notification comprises receiving a charge against said first billing data, the charge being made by said first business.